

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Amy Elizabeth Ward  
Debtor

Case No. 17-04176-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Mar 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

District/off: 0314-1

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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:**

Recip ID	Recipient Name and Address
db	+ Amy Elizabeth Ward, 1444 Wheatfield Drive, York, PA 17408-8543
4977105	+ AWA Collections, 1045 West Katella Avenue, Orange, CA 92867-3561
4977104	Apotheker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
4977106	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5448870	+ U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite South, Attn: BK Dept, Houston, TX 77042-4559
5448871	+ U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite South, Attn: BK Dept, Houston, TX 77042 U.S. Bank Trust National Association 77042-4559

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Mar 15 2022 18:39:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Rd., Suite 170, Duluth, GA 30097-8461
4977109	Email/Text: bankruptcy@cavps.com	Mar 15 2022 18:39:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
4977107	EDI: CAPITALONE.COM	Mar 15 2022 22:38:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
4992396	Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 18:40:24	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5006495	+ Email/Text: bankruptcy@cavps.com	Mar 15 2022 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5368280	+ EDI: LCIBAYLN	Mar 15 2022 22:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5368279	+ EDI: LCIBAYLN	Mar 15 2022 22:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
4977110	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 15 2022 18:40:17	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
4977111	EDI: DISCOVER.COM	Mar 15 2022 22:38:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
4999352	+ EDI: MID8.COM	Mar 15 2022 22:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4986071	+ EDI: AGFINANCE.COM	Mar 15 2022 22:38:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
4977112	EDI: AGFINANCE.COM	Mar 15 2022 22:38:00	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
4977113	EDI: PRA.COM		

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5003257	EDI: PRA.COM	Mar 15 2022 22:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
4977114	+ Email/Text: bankruptcy@bbandt.com	Mar 15 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
		Mar 15 2022 18:39:00	Suntrust Bank, PO BOX 85092, Richmond, VA 23285-5092

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5020764		BAYVIEW LOAN SERVICING, LLC
4977108	*	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohlrab@raslg.com
Jack N Zaharopoulos (Trustee)	TWeef@pamid13trustee.com
Janet M. Spears	on behalf of Creditor Community Loan Servicing LLC bkcfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com
Jerome B Blank	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Bayview Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Amy Elizabeth Ward pmurphy@dplglaw.com kgreen@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Community Loan Servicing LLC bkgroup@kmllawgroup.com
Thomas Song	on behalf of Creditor COMMUNITY LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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**Information to identify the case:**

Debtor 1 Amy Elizabeth Ward  
First Name    Middle Name    Last Name  
Debtor 2  
(Spouse, if filing)  
First Name    Middle Name    Last Name  
United States Bankruptcy Court    Middle District of Pennsylvania  
Case number: 1:17-bk-04176-HWV

Social Security number or ITIN    xxx-xx-1874

EIN    -----

Social Security number or ITIN    -----

EIN    -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy Elizabeth Ward

By the  
court:

3/15/22



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**